



## **Vision Plan Benefits for State of Kansas**

## Year 2015 Benefits Superior Vision Services offers two vision benefit options

You may select the Basic Plan or the Enhanced Plan. The Enhanced Plan features fully covered Anti-Scratch and UV coatings and an increased Progressive (no-line) lens retail allowance up to \$165. Superior Vision is providing an allowance up to \$116 to be applied to the provider's additional retail charge for either Polycarbonate or High Index lens materials. For example, if you select a High Index Progressive lens, both allowances can apply. These enhanced benefits are only available from In-Network providers. Vision benefits are available from the Superior Vision Services provider network consisting of ophthalmologists, optometrists, opticians & optical chain locations. You may select either eyeglasses or contact lenses in the same benefit period, but not both.

### **Basic Vision Plan**

# <u>Co-payment: \$50 Exam, \$25 Eyeglasses (lenses and frame when purchased together) & \$35 Contact Lens</u> Fitting

**Network co-payment** is paid directly to the provider.

Network <sup>1</sup>	Non-Network <sup>1</sup>
In full	Up to \$38
Up to \$100	Up to \$45
Up to \$150	Up to \$105
In full	Up to \$31
In full	Up to \$51
In full	Up to \$64
In full	Up to \$80
In full	No coverage
Up to \$50	No coverage
	In full Up to \$100 Up to \$150 In full In full In full In full

<sup>&</sup>lt;sup>1</sup> All in-network and out-of-network allowances are at the retail value.

#### **Plan Frequency**

Comprehensive Exam
Lenses
1 every calendar year
1 pair every calendar year
1 every calendar year
1 every calendar year

Contact Lenses 1 allowance every calendar year

#### **Semi-Monthly Premiums:**

Employee Only	\$2.33
Employee + Spouse	\$4.56
Employee +Child(ren)	\$4.12
Employee + Family	\$6.36

20% discount is available on non-covered cosmetic options for the insured eyeglass lens benefit from in-network providers.

Disclaimer: All final determinations of benefits, administrative duties, and definitions are governed by the Certificate of Insurance Coverage for your vision plan. Please check with your Benefits Administrator or Human Resources department if you have any questions.

#### Discounts on Non-Covered Exam and Materials

Exams, frames, and prescription lenses: 30% off retail

Lens options, contacts, other

prescription materials: 20% off retail Disposable contact lenses: 10% off retail

### **Enhanced Vision Plan**

Includes Progressive (no-line) lenses up to \$165 retail, fully covered Anti-Scratch and UV coatings, plus an allowance for either polycarbonate or high index lens materials up to \$116 retail. (Enhanced benefits are available from Network providers only)

Co-payment: \$50 Exam, \$25 Eyeglasses (lenses and frame when purchased together) & \$35 Contact Lens Fitting

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**Network co-payment** is paid directly to the provider.

	Network <sup>1</sup>	Non-Network <sup>1</sup>
Eye Exam	In full	Up to \$38
Eye Frame, <u>or</u>	Up to \$150	Up to \$78
Contact Lenses	Up to \$150	Up to \$105
Standard Lenses:		
<ul> <li>Single Vision</li> </ul>	In full	Up to \$31
<ul> <li>Bifocal</li> </ul>	In full	Up to \$51
<ul> <li>Trifocal</li> </ul>	In full	Up to \$64
<ul> <li>Lenticular</li> </ul>	In full	Up to \$80
<ul> <li>Progressive</li> </ul>	Up to \$165	No coverage
Lens options:		
<ul> <li>Scratch coating</li> </ul>	In full	No coverage
<ul> <li>UV Coating</li> </ul>	In full	No coverage
<ul> <li>Polycarbonate or</li> </ul>		
High Index	Up to \$116	No coverage
Contact Lens Fitting:	•	
<ul> <li>Standard</li> </ul>	In full	No coverage
<ul> <li>Specialty</li> </ul>	Up to \$50	No coverage

<sup>&</sup>lt;sup>1</sup> All in-network and out-of-network allowances are at the retail value.

#### **Plan Frequency**

Comprehensive Exam	1 every calendar year
Contact Lens Fitting Exam	1 every calendar year
Lenses	1 pair every calendar year
Frames	1 every calendar year
Contact Lenses	1 allowance every
	calendar vear

#### **Semi-Monthly Premiums:**

Employee Only	\$4.58
Employee + Spouse	\$9.04
Employee +Child(ren)	\$8.15
Employee + Family	\$12.64

#### Refractive Surgery

Superior Vision has a nationwide network of refractive surgeons and leading LASIK networks who offer members a discount. These discounts range from 15%-50%, and are the best possible discounts available to Superior Vision.

